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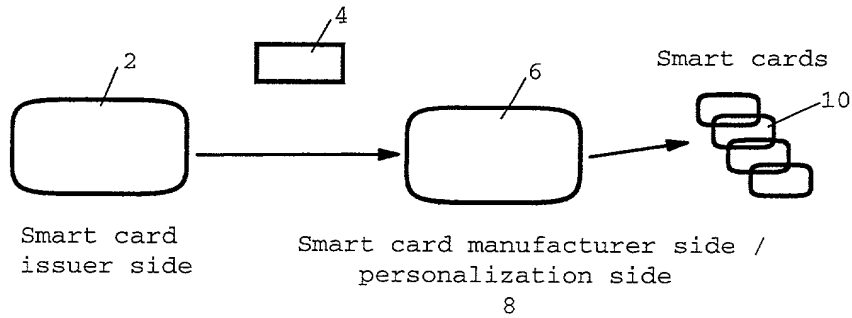


FIG. 1

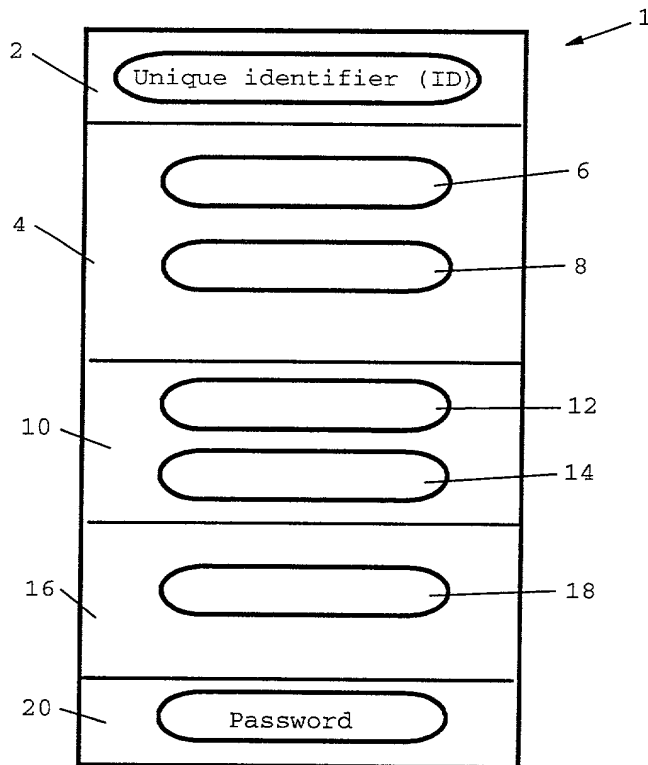


FIG. 2

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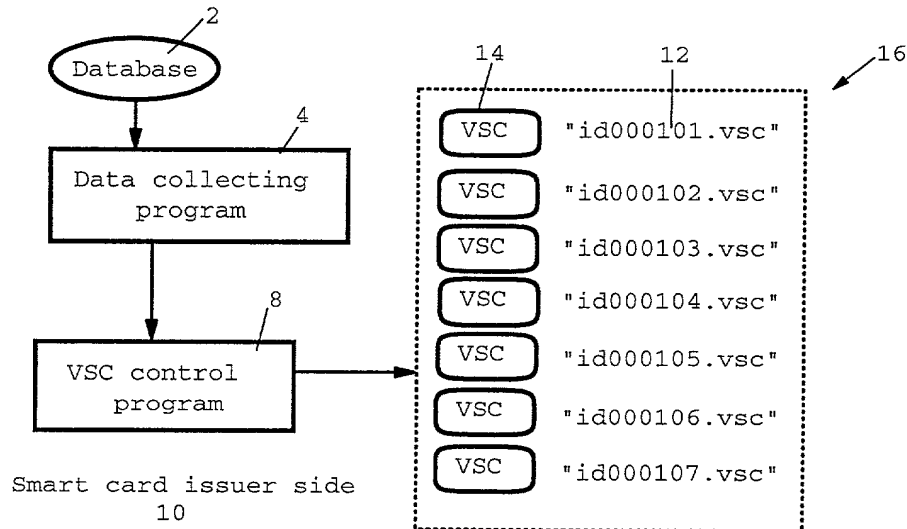


FIG. 3

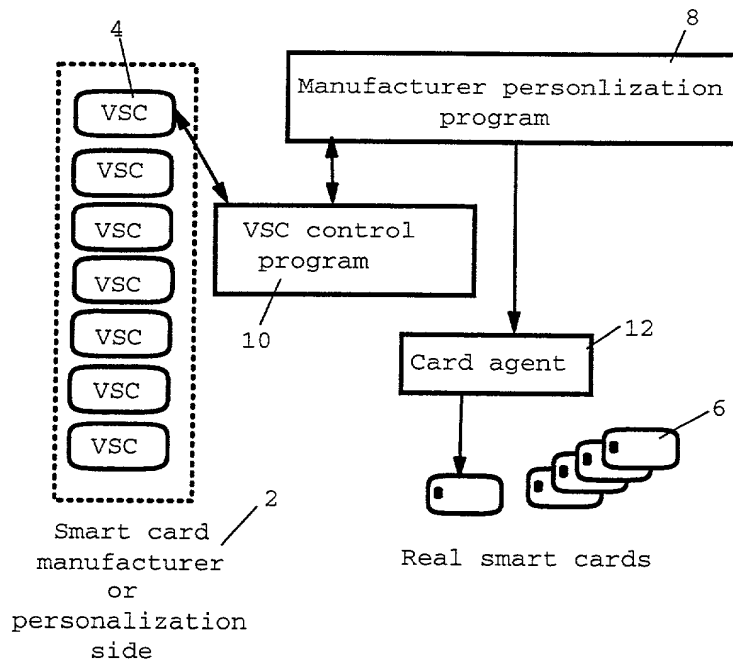


FIG. 4

Public Area: Private Area: Sec. Key Area: Passwords:

1
/ initialized: all smart cards have the same layout but individual serial numbers



personalize: objects are transferred from Virtual Smart Card



3
└─ user updates: updates of user after card has been issued

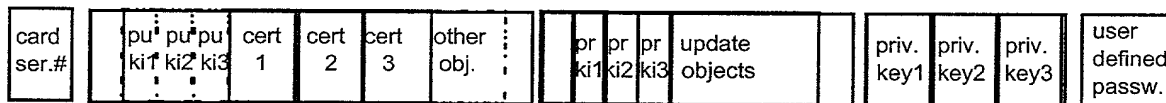


FIG. 5

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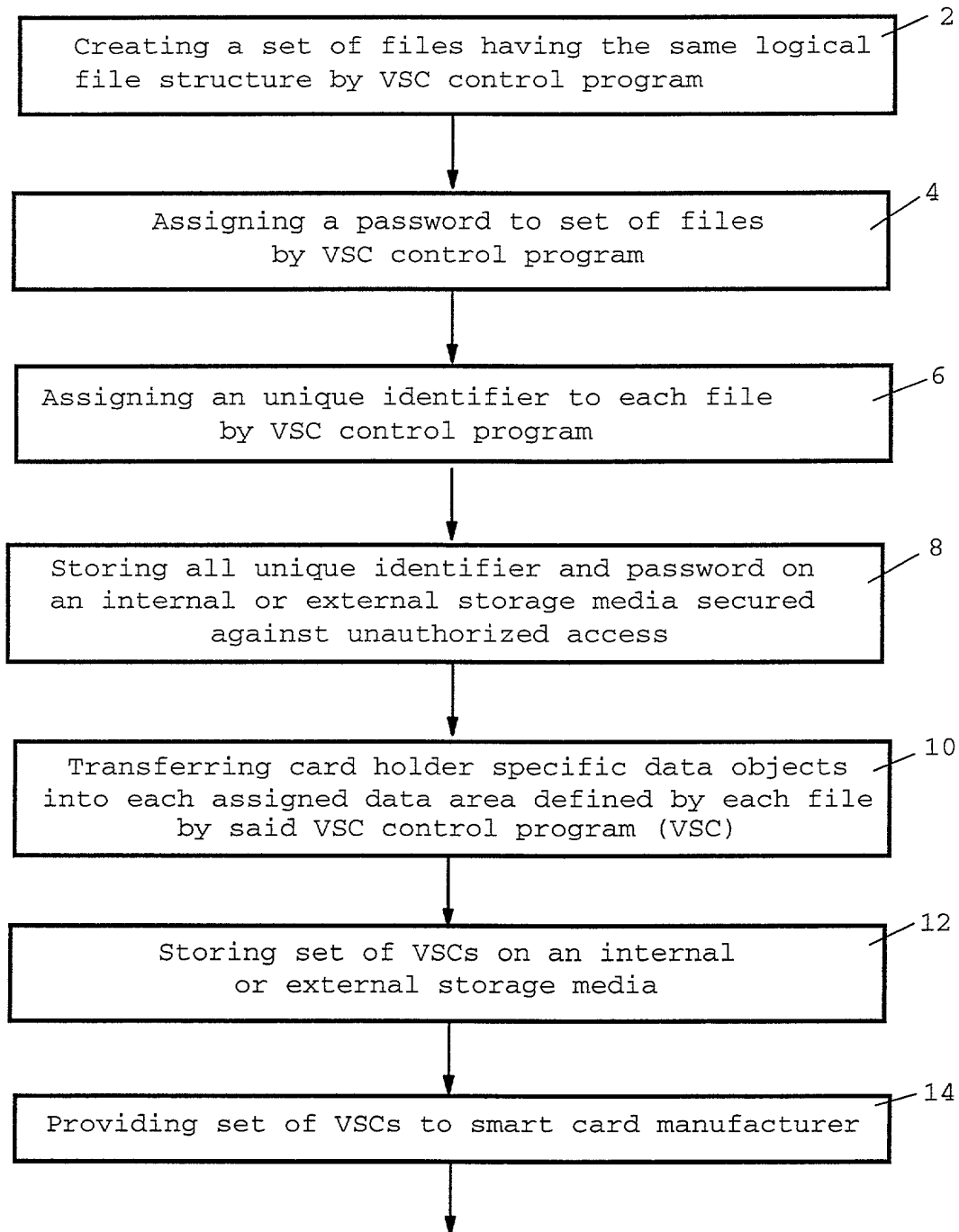


FIG. 6A

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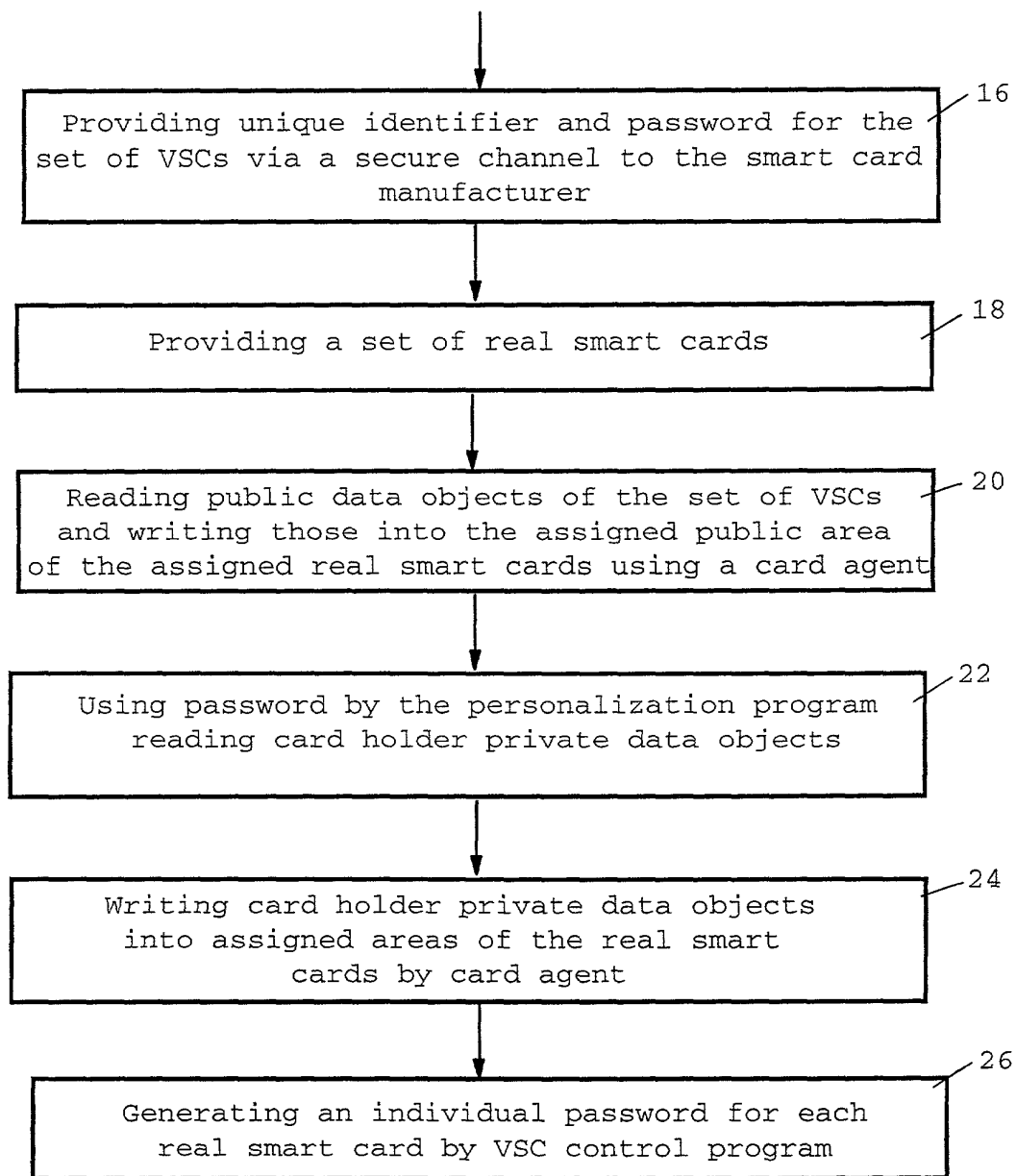


FIG. 6B



FIG. 6